

Table I.A.2.e(2004) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2004

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	33.8%	13.2%	91.0%	36.2%	69.2%	14.0%	13.6%	75.0%
Firm size								
Less than 50 employees	15.1%	15.2%	86.6%	34.1%	56.5%	1.6%	2.0%	66.1%
50+ employees	59.0%	10.6%	96.9%	39.0%	86.3%	30.6%	29.3%	87.0%
Less than 10 employees	10.9%	16.8%	84.7%	32.8%	54.4%	1.3%	1.4%	55.5%
10-24 employees	20.4%	13.4%	89.0%	35.8%	57.8%	2.1%	2.6%	82.0%
25-99 employees	28.3%	9.7%	92.5%	37.1%	66.2%	3.3%	4.9%	87.6%
100-999 employees	42.0%	8.7%	95.6%	36.5%	75.9%	8.7%	9.4%	90.4%
1000+ employees	71.5%	11.8%	98.1%	40.4%	94.1%	44.8%	42.1%	85.6%
Industry group **								
Agric., fish., forest.	20.6%	32.8%	72.0%	26.6%	50.7%	5.2% *	6.5%	44.8%
Mining and manufacturing	28.0%	10.7%	91.4%	33.9%	67.1%	11.0%	11.3%	86.4%
Construction	16.6%	14.0%	88.0%	34.4%	57.6%	2.4%	2.1%	71.7%
Utilities and transp.	41.8%	20.1%	90.5%	31.6%	73.1%	26.8%	25.6%	79.5%
Wholesale trade	26.2%	11.9%	91.9%	32.7%	67.4%	11.7%	10.6%	72.0%
Fin. svcs. and real estate	44.1%	9.0%	93.4%	37.7%	78.6%	30.4%	25.6%	77.9%
Retail trade	42.7%	12.5%	92.8%	35.1%	76.4%	18.7%	19.0%	85.1%
Professional services	33.1%	13.8%	90.4%	37.1%	68.7%	9.9%	10.8%	68.1%
Other services	30.9%	14.7%	90.5%	38.6%	63.8%	9.0%	9.5%	72.4%
Ownership								
For profit, incorporated	35.5%	13.1%	91.6%	36.2%	70.7%	15.3%	15.1%	77.4%
For profit, unincorporated	27.3%	15.2%	88.1%	33.4%	65.0%	11.4%	9.3%	69.9%
Nonprofit	30.8%	11.0%	91.1%	40.4%	63.5%	7.7%	8.7%	63.9%
Age of firm								
Less than 5 years	14.4%	16.7%	84.5%	33.8%	55.2%	0.7% *	0.7% *	66.2%
5-9 years	17.3%	13.4%	88.5%	32.4%	60.9%	2.0%	1.5%	65.5%
10-19 years	18.3%	13.4%	88.9%	35.2%	58.8%	1.6%	1.6%	72.1%
20 or more years	37.1%	13.4%	90.9%	37.2%	69.5%	16.6%	16.4%	76.1%
Unknown	63.6%	10.7%	98.9%	37.5%	94.5%	35.8%	34.6%	85.4%
Multi/single status								
2 or more locations	56.9%	10.9%	96.5%	37.9%	85.8%	29.9%	28.7%	86.9%
1 location only	15.9%	15.1%	86.7%	34.8%	56.3%	1.6%	1.9%	65.7%
Percent full-time employees								
Less than 25%	32.1%	13.7%	90.6%	30.3%	67.9%	4.7%	5.4%	70.7%
25-49 %	36.8%	11.9%	91.7%	31.9%	70.5%	11.3%	12.0%	77.4%
50-74 %	32.3%	14.6%	90.8%	36.1%	68.5%	12.9%	13.2%	77.4%
75% or more	33.9%	13.0%	91.0%	37.0%	69.3%	15.1%	14.4%	74.5%
Union presence								
No union employees	27.4%	12.6%	90.2%	34.5%	66.1%	8.4%	8.4%	74.4%
Has union employees	67.7%	22.0%	95.5%	45.6%	86.0%	38.6%	37.6%	74.9%
Unknown	75.9%	11.8%	96.0%	46.9%	88.8%	55.8%	52.9%	81.8%
Percent low wage employees								
50% or more low wage	38.7%	13.8%	92.0%	33.6%	72.9%	13.3%	13.6%	79.0%
Less than 50% low wage	32.0%	13.0%	90.7%	37.1%	67.9%	14.2%	13.6%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2004) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by firm size and selected characteristics: United States, 2004

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.56%	0.38%	0.28%	0.49%	0.57%	0.59%	0.58%	0.47%
Firm size								
Less than 50 employees	0.51%	0.43%	0.49%	0.44%	0.78%	0.10%	0.17%	0.56%
50+ employees	0.69%	0.57%	0.27%	0.99%	0.78%	1.11%	1.06%	0.47%
Less than 10 employees	0.43%	0.42%	0.51%	0.60%	0.67%	0.20%	0.23%	0.82%
10-24 employees	0.89%	0.65%	0.77%	1.17%	1.76%	0.44%	0.26%	1.26%
25-99 employees	1.21%	0.93%	0.80%	1.10%	1.06%	0.41%	0.47%	0.95%
100-999 employees	0.92%	0.50%	0.60%	1.66%	1.92%	0.81%	0.51%	0.85%
1000+ employees	0.69%	0.87%	0.42%	1.15%	0.56%	1.82%	1.25%	0.58%
Industry group **								
Agric., fish., forest.	2.88%	5.53%	4.20%	3.06%	4.48%	1.73% *	1.79%	2.76%
Mining and manufacturing	1.17%	1.14%	1.09%	1.79%	1.83%	0.82%	0.79%	1.31%
Construction	1.26%	1.50%	1.55%	1.88%	3.04%	0.35%	0.44%	1.37%
Utilities and transp.	3.48%	2.99%	2.97%	3.15%	3.77%	2.73%	2.18%	1.60%
Wholesale trade	2.18%	0.80%	0.84%	1.45%	1.83%	1.07%	1.22%	1.49%
Fin. svcs. and real estate	1.72%	0.89%	0.66%	1.38%	1.26%	1.87%	1.60%	0.90%
Retail trade	0.86%	0.78%	0.67%	1.29%	1.23%	0.90%	1.13%	1.00%
Professional services	0.80%	0.87%	0.39%	1.13%	0.96%	0.99%	1.43%	1.25%
Other services	1.10%	1.05%	0.74%	0.74%	0.96%	1.00%	1.05%	0.73%
Ownership								
For profit, incorporated	0.69%	0.46%	0.37%	0.55%	0.65%	0.67%	0.75%	0.42%
For profit, unincorporated	1.27%	1.13%	1.00%	1.16%	1.10%	1.25%	1.44%	1.08%
Nonprofit	1.34%	0.96%	0.89%	1.65%	2.16%	0.91%	0.83%	1.78%
Age of firm								
Less than 5 years	1.19%	2.20%	2.15%	2.95%	2.54%	0.32% *	0.32% *	2.06%
5-9 years	0.83%	1.00%	1.13%	1.34%	1.44%	0.32%	0.27%	2.13%
10-19 years	0.66%	0.73%	0.75%	0.81%	1.09%	0.34%	0.30%	0.80%
20 or more years	1.00%	0.67%	0.33%	0.77%	0.73%	0.79%	0.65%	0.68%
Unknown	1.06%	0.76%	0.30%	1.29%	0.45%	2.07%	1.77%	1.03%
Multi/single status								
2 or more locations	0.53%	0.57%	0.23%	0.84%	0.55%	1.09%	1.03%	0.44%
1 location only	0.48%	0.44%	0.50%	0.42%	0.67%	0.11%	0.20%	0.53%
Percent full-time employees								
Less than 25%	1.91%	1.62%	1.22%	3.50%	2.11%	1.03%	1.17%	0.88%
25-49 %	2.16%	0.75%	0.62%	2.14%	1.79%	1.50%	1.43%	1.91%
50-74 %	1.87%	1.07%	0.81%	1.65%	1.56%	1.51%	1.33%	1.25%
75% or more	0.57%	0.48%	0.38%	0.36%	0.48%	0.60%	0.58%	0.48%
Union presence								
No union employees	0.54%	0.30%	0.32%	0.43%	0.58%	0.43%	0.36%	0.49%
Has union employees	1.34%	2.72%	0.84%	2.40%	1.76%	2.55%	2.22%	1.76%
Unknown	1.29%	1.07%	0.85%	2.40%	1.76%	2.17%	2.38%	1.77%
Percent low wage employees								
50% or more low wage	0.79%	0.68%	0.42%	1.33%	0.88%	1.16%	1.18%	0.81%
Less than 50% low wage	0.53%	0.45%	0.37%	0.54%	0.61%	0.61%	0.61%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.